As an Indiana citizen, I want to speak out against proceeding 02-278.

I pay for phone service for the convenience it provides me, NOT to provide businesses a means to market their services at my expense.

Here are two examples I, and perhaps other Indiana citizens, would possibly be forced to endure if 07-278 were to result in changes to the Indiana Do-Not-Call List:

- 1. The bank I used to have my mortgage with would be able to contact me. I chose to end my relationship with that bank because they sold part of the business to another bank, stopped deducting my automatic mortgage payment, charged me late fees and dinged my credit report for the late payment status created because they stopped deducting the automatic payment and then refused to correct the error including not refunding the fees even though they admitted that numerous consumers had experienced similar problems. At that point I had two banks (not including my new mortgage provider) that could market their non-related services to me even though I had definitely ENDED my relationship with their bank. Changes to the Indiana Do-Not-Call would force me to have my phone service used to endure the marketing calls from several entities that I have chosen NOT to deal with anymore. As it is, I still receive numerous promotions through the mail from these same banks for their services even though I have made it VERY clear I want nothing to do with them.
- 2. I recently had my roof replaced and solicited bids from three contractors. I selected my contractor and had my roof replaced and in the process effectively ended my relationship with the other contractors. I do not want them to be able to use the phone service that I pay for to continue to contact me to market windows, doors, siding, etc. just because I solicited bids for a roof. I point this out because before the list I experienced very similar marketing calls on a regular basis from vendors when I went through window replacement on my home.

The Telephone Consumer Protection Act of 1991 (TCPA) and Federal Communications Commission (FCC) rules prohibits sending unsolicited advertisements, also known as "junk faxes," to a fax machine. This prohibition applies to fax machines at both businesses and residences. This was put in place because the burden of the cost of receiving the advertisement was placed on the party receiving the fax. A similar burden is placed on consumers who are forced to endure the unrelenting barrage of telemarketing calls, often guised under the pretense of providing upgraded or additional services to enhance the experience of existing customers (or those potential customers that had in any way expressed any previous interest).

If the vendors that continue to challenge the Indiana Do-Not-Call List are so interested in marketing the services that they provide, they can bear the cost by producing marketing material at THEIR expense, sending the material at THEIR expense, and then if I choose to solicit additional information and create a relationship, and ONLY then , and only for that particular instance can the vendor contact me.

I believe the wide spread participation in the Indiana Do-Not-Call List speaks loudly of the desire of Indiana citizens to have the phone service that WE PAY FOR protected from the many vendors that want to use that service only to increase their bottom line.